

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: STEVEN WHITMORE	§	Case No. 15-82282
SARAH WHITMORE	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/10/2015.
- 2) The plan was confirmed on 01/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/01/2016.
- 5) The case was dismissed on 11/04/2016.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 5,350.00	
Less amount refunded to debtor(s)	\$ 661.53	
<b>NET RECEIPTS</b>		<b>\$ 4,688.47</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,094.10	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 414.59	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,508.69</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SPRINGER LAW FIRM	Lgl	4,000.00	4,000.00	4,000.00	3,094.10	0.00
FIFTH THIRD BANK	Sec	5,565.00	5,271.61	5,271.61	514.21	225.41
ILLINOIS DEPARTMENT OF	Pri	0.00	3,456.05	3,075.58	0.00	0.00
ILLINOIS DEPARTMENT OF	Sec	4,082.62	0.00	380.47	380.47	59.69
ILLINOIS DEPARTMENT OF	Uns	0.00	663.40	663.40	0.00	0.00
WELLS FARGO BANK NA	Sec	14,452.00	20,434.41	0.00	0.00	0.00
XEROX EDUCATION SERVICES dba	Uns	8,779.00	8,633.03	0.00	0.00	0.00
ECMC	Uns	83,270.00	88,424.94	88,424.94	0.00	0.00
BANK OF AMERICA	Uns	2,592.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	1,496.00	1,496.87	1,496.87	0.00	0.00
CHASE BANK USA	Uns	4,939.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	1,522.00	959.38	959.38	0.00	0.00
COMENITY BANK / VICTORIAS	Uns	959.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Uns	985.00	985.13	985.13	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	13,000.00	19,497.04	19,497.04	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	5,096.00	15,032.26	15,032.26	0.00	0.00
TRANSWORLD SYSTEMS INC	Uns	1,728.00	1,752.85	1,752.85	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	143.00	143.00	143.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
TD BANK USA, N.A.	Uns	9,614.00	9,614.94	9,614.94	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	0.00	1,522.65	1,522.65	0.00	0.00
XEROX EDUCATION SERVICES dba	Uns	0.00	8,633.03	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	3,545.26	3,112.64	3,112.64	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	373.87	373.87	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 5,271.61	\$ 514.21	\$ 225.41
All Other Secured	\$ 380.47	\$ 380.47	\$ 59.69
<b>TOTAL SECURED:</b>	\$ 5,652.08	\$ 894.68	\$ 285.10
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,188.22	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 6,188.22	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 140,466.33	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,508.69	
Disbursements to Creditors	\$ 1,179.78	
<b>TOTAL DISBURSEMENTS:</b>		\$ 4,688.47

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/20/2017

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.